

No. 160

Abstract of Reports of the
Condition of

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

June 30, 1949



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MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda.....Daly Bank & Trust Co. (1)
 Baker.....The Bank of Baker
 Belgrade.....Belgrade State Bank
 Belt.....Belt Valley Bank (1)
 Big Sandy.....Northern Montana State Bank
 Big Timber.....Citizens Bank & Trust Co. (1)
 Billings.....Billings State Bank (1)
 Bozeman.....Security Trust & Savings Bank (1)
 Bozeman.....Gallatin Trust & Savings Bank (1)
 Bozeman.....Security Bank & Trust Co. (1)
 Bridger.....Bank of Bridger
 Broadus.....Powder River County Bank (1)
 Butte.....Metals Bank & Trust Co. (1)
 Cascade.....Stockmen's Bank (1)
 Chester.....Liberty County Bank (1)
 Chinook.....First State Bank (1)
 Choteau.....Citizen's State Bank (1)
 Columbia Falls.....Bank of Columbia Falls
 Columbus.....The Yellowstone Bank (1)
 Conrad.....Farmers' State Bank
 Culbertson.....Culbertson State Bank (1)
 Cut Bank.....Bank of Glacier County
 Deer Lodge.....Deer Lodge Bank & Trust Co. (1)
 Denton.....Farmers State Bank (1)
 Dillon.....State Bank & Trust Co.
 Fairview.....Fairview Bank
 Flaxville.....Daniels County State Bank
 Forsyth.....Forsyth State Bank
 Fort Benton.....Chouteau County Bank
 Froid.....First State Bank (1)
 Fromberg.....Clark's Fork Valley Bank (1)
 Glasgow.....Farmers'-Stockgrowers' Bank (1)
 Glendive.....Exchange State Bank (1)
 Great Falls.....Montana Bank & Trust Co. (1)
 Hamilton.....Citizens' State Bank
 Hamilton.....Ravalli County Bank (1)
 Hardin.....Big Horn County State Bank
 Harlem.....Security State Bank (1)
 Havre.....Citizens' Bank of Montana (1)
 Helena.....Union Bank & Trust Co. (1)
 Laurel.....The Yellowstone Bank (1)
 Lewistown.....Northwestern Bank of Lewistown
 Libby.....First State Bank (1)
 Livingston.....Livingston State Bank (1)
 Malta.....First State Bank (1)
 Manhattan.....Manhattan State Bank
 Miles City.....Miles City Bank (1)
 Phillipsburg.....Flint Creek Valley Bank (1)
 Plentywood.....Security State Bank
 Polson.....Security State Bank (1)
 Poplar.....Traders' State Bank (1)
 Red Lodge.....Meyer & Chapman State Bank
 Richey.....First State Bank (1)
 Ronan.....Ronan State Bank (1)
 Roundup.....Miners' & Merchants' Bank
 St. Ignatius.....Lake County Bank (1)
 Scobey.....Citizens' State Bank
 Shelby.....First State Bank
 Shelby.....Sunburst State Bank
 Sheridan.....Bank of Sheridan
 Somers.....State Bank of Somers
 Stanford.....Basin State Bank
 Stevensville.....First State Bank (1)
 Terry.....State Bank of Terry (1)
 Thompson Falls.....First State Bank (1)
 Townsend.....State Bank of Townsend (1)
 Valler.....Farmers Stockmens (1)
 Victor.....Farmers' State Bank (1)
 Whitehall.....Whitehall State Bank
 Wolf Point.....First State Bank
 Worden.....Farmers State Bank (1)
 Wyola.....Little Horn State Bank

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber.....Big Timber Building and Loan Association
 Billings.....Billings Building and Loan Association
 Billings.....Security Building and Loan Association
 Bozeman.....Pioneer Building and Loan Association
 Dillon.....Interstate Building and Loan Association
 Glendive.....Glendive Building and Loan Association
 Great Falls.....Fidelity Building and Loan Association
 Great Falls.....Great Falls Building and Loan Association
 Helena.....American Building and Loan Association
 Helena.....Home Building and Loan Association
 Livingston.....Empire Building and Loan Association
 Missoula.....Missoula Building and Loan Association
 Missoula.....Northwest Mutual Building and Loan Association
 Missoula.....Western Montana Building and Loan Association
 Sidney.....Northern Building and Loan Association

NATIONAL BANKS

Baker.....Baker National Bank
 Billings.....Montana National Bank
 Billings.....Midland National Bank
 Bozeman.....Commercial National Bank
 Browning.....First National Bank
 Butte.....First National Bank
 Butte.....Miners' National Bank
 Chinook.....Farmers' National Bank
 Circle.....First National Bank
 Dillon.....First National Bank
 Ekalaka.....First National Bank
 Fairfield.....First National Bank
 Geraldine.....First National Bank
 Glasgow.....First National Bank
 Glendive.....First National Bank
 Great Falls.....First National Bank
 Great Falls.....Great Falls National Bank
 Harlowton.....Continental National Bank
 Havre.....Montana National Bank
 Helena.....First National Bank & Trust Co.
 Hinsdale.....First National Bank
 Hysham.....First National Bank
 Judith Gap.....First National Bank
 Kalispell.....Conrad National Bank
 Kalispell.....First National Bank
 Lewistown.....First National Bank
 Livingston.....National Park Bank
 Miles City.....First National Bank
 Missoula.....First National Bank
 Missoula.....Western Montana National Bank
 Plains.....First National Bank
 Red Lodge.....United States National Bank
 Reserve.....First National Bank
 Sidney.....Richland National Bank
 Sidney.....Sidney National Bank
 Twin Bridges.....First National Bank
 Whitefish.....First National Bank
 White Sul. Sprgs.....First National Bank
 Wibaux.....First National Bank

ABSTRACT NO. 160

Aggregate Resources and Liabilities of 72 State Banks of Montana, June 30, 1949, and Compared with Reports of 73 State Banks on June 30, 1948

| RESOURCES: | June 30, 1949 | June 30, 1948 | Increase+ Decrease— |
|----------------------------------|-------------------------|-------------------------|--------------------------|
| Loans and Discounts | \$ 61,438,321.91 | \$ 59,000,680.00 | \$ 2,437,641.91+ |
| Overdrafts | 87,455.65 | 63,280.09 | 24,175.56+ |
| U. S. Govt. Bonds | 134,185,993.99 | 133,464,964.78 | 721,029.21+ |
| Other Public Bonds | 7,516,853.90 | 7,519,079.02 | 2,225.12— |
| Bonds, Warrants, etc. | 3,970,141.46 | 3,912,258.89 | 57,882.57+ |
| Stock Federal Reserve Bank | 199,250.00 | 194,400.00 | 4,850.00+ |
| Cash and Due from Banks | 67,042,657.65 | 59,779,340.16 | 7,263,317.49+ |
| Banking House | 471,324.56 | 401,527.52 | 69,797.04+ |
| Furniture and Fixtures | 245,226.08 | 187,928.38 | 57,297.70+ |
| Other Real Estate | 7,368.10 | 9,867.95 | 2,499.85— |
| Other Assets | 412,011.05 | 405,907.97 | 6,103.08+ |
| | <u>\$275,576,604.35</u> | <u>\$264,939,234.76</u> | <u>\$ 10,637,369.59+</u> |
| | | Increase..... | \$ 10,637,369.59+ |

| LIABILITIES: | | | |
|-----------------------------|-------------------------|-------------------------|--------------------------|
| Capital: Common | \$ 4,795,000.00 | \$ 4,470,000.00 | \$ 325,000.00+ |
| Capital: Preferred | 39,900.00 | 39,900.00 | |
| Capital: Debentures | 25,000.00 | 25,000.00 | |
| Surplus | 4,167,100.00 | 4,288,000.00 | 120,900.00— |
| Undivided Profits | 2,960,856.61 | 2,468,719.39 | 492,137.22+ |
| Reserves | 523,257.30 | 405,768.60 | 117,488.70+ |
| Due to Banks | 12,107,727.61 | 10,050,419.06 | 2,057,308.55+ |
| Demand Deposits | 161,955,298.97 | 159,234,660.56 | 2,720,638.41+ |
| Officers' Checks, etc. | 2,587,628.92 | 2,503,448.56 | 84,180.36+ |
| U. S. Govt. Funds | 2,648,841.67 | 3,489,836.54 | 840,994.87— |
| Other Public Funds | 36,122,555.57 | 31,857,679.14 | 4,264,876.43+ |
| Time Certificates | 5,198,109.74 | 6,183,181.29 | 985,071.55— |
| Savings Deposits | 41,930,924.69 | 39,464,425.62 | 2,466,499.07+ |
| Other Liabilities | 514,403.27 | 458,196.00 | 56,207.27+ |
| | <u>\$275,576,604.35</u> | <u>\$264,939,234.76</u> | <u>\$ 10,637,369.59+</u> |
| | | Increase..... | \$ 10,637,369.59+ |

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, June 30, 1949, and Compared with Reports of 16 Building and Loan Associations on June 30, 1948

| RESOURCES: | June 30, 1949 | June 30, 1948 | Increase+ Decrease— |
|--|-------------------------|-------------------------|-------------------------|
| Real Estate Loans | \$ 16,731,994.15 | \$ 14,182,171.46 | \$ 2,549,822.69+ |
| Real Estate Contracts | 122,732.04 | 143,691.98 | 20,959.94— |
| Real Estate Owned | 12,547.71 | | 12,547.71+ |
| Office Building, Furniture and Fixtures | 156,386.28 | 170,452.85 | 14,066.57— |
| Stock Loans | 62,404.08 | 75,858.24 | 13,454.16— |
| Bonds, Warrants, etc. | 4,818,449.88 | 5,010,154.94 | 191,705.06— |
| Cash and Due from Banks | 1,290,929.37 | 864,429.38 | 426,499.99+ |
| Stock in Federal Home Loan Bank | 222,125.00 | 213,425.00 | 8,700.00+ |
| Other Resources | 1,549.14 | 4,015.95 | 2,466.81— |
| | <u>\$ 23,419,117.65</u> | <u>\$ 20,664,199.80</u> | <u>\$ 2,754,917.85+</u> |
| | | Increase..... | \$ 2,754,917.85+ |

| LIABILITIES: | | | |
|--------------------------------------|-------------------------|-------------------------|-------------------------|
| Installment Stock | \$ 11,313,736.24 | \$ 9,615,625.83 | \$ 1,698,110.41+ |
| Prepaid Stock | 1,440,746.42 | 1,335,068.23 | 105,678.19+ |
| Full Paid Stock | 7,960,590.00 | 7,106,815.00 | 853,775.00+ |
| Bills Payable | 336,966.60 | 406,500.00 | 69,533.40— |
| Due Borrowers | 492,316.46 | 444,119.54 | 48,196.92+ |
| Other Liabilities | 7,928.57 | 46,189.66 | 38,261.09— |
| Contingent Fund | 766,311.87 | 733,398.86 | 32,913.01+ |
| Reserves and Undivided Profits | 1,100,521.49 | 976,482.68 | 124,038.81+ |
| | <u>\$ 23,419,117.65</u> | <u>\$ 20,664,199.80</u> | <u>\$ 2,754,917.85+</u> |
| | | Increase..... | \$ 2,754,917.85+ |